



FY 2004 CDFI Institution Level Report Instructions

November 15, 2004

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FY 2004 CDFI Institution Level Report Instructions

GENERAL INFORMATION ABOUT THE INSTITUTION LEVEL REPORT (ILR)

Reporting Period

The reporting period for the FY 2004 ILR is the Organization's fiscal year ending in **2004**. Unless otherwise noted, all questions in the ILR refer to the reporting period.

CIIS Requires Responses to All Questions

Your Organization must provide a response in every "active" data field in order to submit the ILR. Data fields that are not required are "grayed out" on the screen.

When a User leaves a page, CIIS provides a notice identifying required responses that are missing. CIIS also provides a summary Status Page to verify the completion of each ILR section.

When appropriate, CIIS will allow "*Don't Know*" and/or "*Not Applicable*" as a valid response. If applicable, these options will appear as radio buttons next to the appropriate data field.

- **Don't Know:** Use "*Don't Know*" when the question is valid for the Organization, but the answer to the question is unknown or not unavailable. For example, if the Organization provides technical assistance but does not track the number of clients, "*Don't Know*" is the appropriate response.
- **Not Applicable:** Use "*Not Applicable*" when the question is not valid or not applicable to the Organization. Please do not use "*Not Applicable*" for a "\$0" or "0" response. For example, if the Organization purchases loans, but did not purchase any loans during the reporting period, the number of loans purchased is "0." However, if the Organization does not purchase loans at all, then the number of loans purchased is "*Not Applicable*." Furthermore, "*Not Applicable*" does NOT mean unavailable. (Use "*Don't Know*" for unavailable).

Completing Tables

Tables are used for questions where the number of responses may differ for each Organization. For example, in the Contributed Operating Revenue Table, a User completes one row for each type of donor that is applicable to that User's Organization. General Table functionality is described here.

- **Enter Row:** Click the "Add Row" button to add a new row to the Table. For each row, CIIS will provide a pop-up data dialog box. After completing the data dialog box for the specific row, click the "Add" button within the data dialog box to add the new responses to the Table OR click the "Cancel" button to delete the responses.
- **Modify Row:** Select the row to be modified by clicking the radio button in the left column of the Table. You may only modify one row at a time. Click the "Update Row" button to reopen the data dialog box. Enter any changes in the data dialog box and click the "Update" button to update the Table with the new responses OR click the "Cancel" button to leave the data unmodified.
- **Delete Row(s):** Select the row(s) to be deleted by clicking the radio buttons in the left column of the Table. Click the "Delete Row" or "Delete Rows" button to remove the row(s) from the Table.
- **Complete Table:** CIIS determines that a Table is complete when the User clicks the "Please Check Here to Confirm That the Table is Complete" check box that accompanies each Table. If your Organization does not have any information to enter into a Table, click the check box and skip to the next question.

NOTE: The CDFI Fund will not consider the ILR to be complete if the check box is clicked on an empty Table when the Organization has information that should have been included in the table. During the cleansing process, the CDFI Fund will re-open the ILR and ask the Organization to complete the Table and re-submit the ILR. The CDFI Fund will not consider the ILR submitted until all applicable Tables are complete.

NOTE: The pop-up data dialog boxes open as new windows. If you "lose" the data dialog box on your screen prior to clicking "Add," "Update," or "Cancel," please check whether the window is "hidden" behind other windows or programs.

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Financial Statements

You must submit the FY 2004 Financial Statements you used to complete the ILR to the Fund. ***FY 2004 is your fiscal year ending in 2004.*** If more than one Organization is submitting an ILR (for example, the Awardee and an Affiliate to whom the Awardee passed on a portion of the award), you may submit separate Financial Statements for each entity OR combined statements, provided that the financial position of each reporting entity is reported separately (combining financial statements).

To submit Financial Statements, either attach an electronic file to the CIIS submission or fax them to the Fund at (202) 622-3569.


It is helpful to document the following information about your Financial Statements in the Comments field at the end of the ILR:

- Number of Financial Statements used to complete the ILR. (For example: 2 – one for an affiliate and one for the parent)
- Whether they are consolidated or consolidating.
- Whether they are audited or unaudited.
- Number of pages of Financial Statements submitted.
- Any separate attachments (i.e., a breakdown of functional expenses not included in Financial Statements.)

Data Cleansing

The CDFI Fund reviews and “cleanses” all ILRs after they are submitted. Cleansing is the process of comparing the ILR data to the Organization’s year-end Financial Statements including related notes, other questions within CIIS,

and, for regulated institutions, publicly available data. It is important that each Organization enter data that is supported by these sources. During the cleansing process, the CDFI Fund will contact the Organization with any questions about the ILR submission.

CIIS provides a Notes field for each ILR question. Users may enter and edit notes by clicking the Notes icon () next to the appropriate field. Please use the Notes field to explain financial entries that are not clearly identified in the Organization's Financial Statements and related notes. Also use the Notes field to explain other responses that you believe the Fund may question. The Notes are a great help to both the Fund and the Organization during the cleansing process.

NOTE: Your ILR is not final until your Organization's Financial Statements have been received and the ILR has been cleansed.

How to Submit the ILR

Once you have completed the ILR and, if applicable, a TLR, go to the "Certify & Submit" tab (CIIS Home Page). Read the certification statement. If you agree, insert your approval, indicate which reports you are submitting and click "Submit."

NOTE: The "Submit" button will not be active until all sections of the ILR are complete, the TLR is complete (if required), and the Organization has agreed to the certification statement.

CIIS Help Desk

Phone Number:(703) 373-1516
Fax Number:(703) 373-1517
E-Mail: ciishelp@kearneyco.com

ORGANIZATIONAL CONFIRMATION

Upon entering the ILR, the Organization must confirm the Financial Institution Type and Organizational Structure provided by CIIS. ***If there is an error, LOG OFF CIIS immediately and remedy the error(s) in the Organization's myCDFIFund Account before continuing.*** Updates should appear in CIIS on the following business day. ***You may continue the ILR only AFTER the updated information appears in CIIS.***

Financial Institution Type

- Bank or Thrift
- Depository Institution Holding Company
- Credit Union
- Loan Fund
- Venture Capital Fund

Organizational Structure

- Non-Profit or Not-for-Profit
- For-Profit
- Tribal or Village Government
- Other

I ORGANIZATION INFORMATION

A. Basic Information

This section displays information that the Fund currently has on file for the Organization:

- Street Address
- City
- State
- Zip
- Website Address (if available)
- Telephone Number

If any of the information is incorrect or blank, please correct it. ***All changes to this information must be made through the Organization's myCDFIFund Account.*** Updates should appear in CIIS on the following business day. ***You may continue to complete the ILR PRIOR to the updates appearing in CIIS.***

1) Name of Person Responsible for Completing the Institution Level Report (ILR)

Enter the name of the person from the Organization who is primarily responsible for the ILR. The CDFI Fund will contact this individual during the cleansing process if clarification or explanations are required.

2) Telephone Number of Person Responsible (including Extension if applicable)

Enter the telephone number of the person named above.

3) Email Address of Person Responsible

Enter the email address of the person named above. Use all lower case letters, unless the address is case sensitive.

- If this entry is pre-filled by CIIS and the information is correct, please skip to the next question.
- If this entry is pre-filled by CIIS and the information is incorrect, please enter the correct information.

4) Date of Organization's Fiscal Year End

Enter the month and day of the Organization's fiscal year end.

- If this entry is pre-filled by CIIS and the information is correct, please skip to the next question.
- If this entry is pre-filled by CIIS and the information is incorrect, please contact the Fund at gmc@cdfi.treas.gov. Address your email to Denise Polk and include the full name of the Organization and most recent application number, if available, to correct the error.

5) Year of Organization's Incorporation

Enter the year the Organization was incorporated or chartered.

- If this entry is pre-filled by CIIS and the information is correct, please skip to the next question.
- If this entry is pre-filled by CIIS and the information is incorrect, changes to this information must be made through the Organization's myCDFIFund Account. Updates should appear in CIIS on the following business day. You may continue to complete the ILR prior to the updates appearing in CIIS.

6) Year Organization Began Financing Activities

Enter the year the Organization began providing loans, investments, financial services or loan guarantees, or began purchasing loans.

- If this entry is pre-filled by CIIS and the information is correct, please skip to the next question.
- If this entry is pre-filled by CIIS and the information is incorrect, changes to this information must be made through the Organization's myCDFIFund Account. Updates should appear in CIIS on the following business day. You may continue to complete the Report prior to the updates appearing in CIIS.

B. Organizational Structure/Affiliation

7) Is the Organization Minority Owned or Controlled?

Select whether the Organization was minority owned or controlled at the reporting period end OR select Don't Know. A non-profit is considered to be minority owned or controlled if more than 50 percent of its board of directors are minorities or the Chief Executive Officer, Executive Director, General Partner, or Managing Member is a minority. The same applies to Q.8 below. If you select Don't Know for this, please provide an explanation in the Notes field.

8) Is the Organization Women Owned or Controlled?

Select whether the Organization was women owned or controlled at the reporting period end OR select Don't Know. If you select Don't Know for this question, please provide an explanation in the Notes field.

9) Is the Organization a "Faith-Based" Organization?

Select whether the Organization is a faith-based Organization. If this entry is pre-filled by CIIS and the information is correct, please skip to the next question. If this entry is pre-filled by CIIS and the information is incorrect, please enter the correct information.

10) Did the Organization Finance or Provide Financial Services to any Religious Institution(s) or Faith-Based Organization(s) During the Reporting Period?

Select whether the Organization financed or provided financial services to any religious or faith-based Organization(s) during the reporting period.

C. Award Compliance

11) Expended Funds/Completed Activities Table

CIIS will provide an Expended Funds/Completed Activities Table with a preset row for each of the Organization's 2003 Awards that include Technical Assistance funds and that have a FY 2004 reporting period. If the information in this Table is incorrect, contact the Fund at gmc@cdfifund.gov.

Responses to this question will be used to confirm the Organization's compliance with its Assistance Agreement.

This question will be disabled for Organizations that do not have an active 2003 Award that includes Technical Assistance funds and has a FY 2004 reporting period.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Expended Funds	For each award, select whether the Organization expended all Technical Assistance funds during the reporting period.
Date by Which Technical Assistance Funds Expended	For each Award, if the Organization responded "Yes" to expended funds, enter the date by which the Technical Assistance funds were expended.
Completed Activities	For each award, select whether the Organization completed all Technical Assistance activities during the reporting period.
Date by Which Technical Assistance Activities Completed	For each Award, if the Organization responded "Yes" to completed activities, enter the date by which the Technical Assistance activities were completed.

12) Date by Which the Organization Received Notice from the Appropriate Agency Establishing the New Entity as a Legal Entity.

Organizations with a 2003 Native American CDFI Development (NACD) 2003 Award that has a FY 2004 reporting period will enter the Date by Which the Organization Received Notice from the Appropriate Federal, State, or Tribal Agency incorporating, chartering, or otherwise establishing the New Entity as a Legal Entity OR select "Not Yet Completed."

This question will be disabled for Organizations that do not have a 2003 NACD Award with a FY 2004 reporting period. If this question is incorrectly enabled or disabled, contact the Fund at gmc@cdfifund.gov.

D. Populations and Geography Financed During the Reporting Period

Select whether the Organization provided any financing to the following populations or geographic areas during the reporting period. Financing includes loans, investments, financial services, loan purchases, and loan guarantees. If the Organization does not finance individuals or businesses owned by individuals (not corporations), select "No" for each category.

13) Which of the Following Racial Populations Did the Organization Finance During the Reporting Period?

- American Indian

- Alaska Native
- Asian
- Black or African American
- Native Hawaiian
- Other Pacific Islander
- White
- Other

14) Which of the following Hispanic Origin Populations Did the Organization Finance During the Reporting Period?

- Hispanic or Latino
- Not Hispanic or Latino

15) Which of the Following Geographic Areas did the Organization Provide Financing in During the Reporting Period?

- Appalachia
- Colonias
- Hot Zones
- Lower Mississippi Delta
- Native American Areas
- Rural Areas
- Major Urban Area
- Minor Urban Area

16) Are 50% or More of the Customers or End Users American Indian, Alaska Native, or Native Hawaiian or Located in Native American areas?

Select whether 50% or more of the Organization's customers or End Users are American Indian, Alaska Native, or Native Hawaiian OR located in Native American Areas.

17) Native American Community Activities Table

Enter the Native American Community(ies) that the Organization provided financing or development services to during the reporting period.

- *Include* financing and development services provided directly to community residents, businesses owned or controlled by community residents, or organizations that provided services to community residents or businesses.
- *Include* financing and development services that resulted in jobs created for residents of the community.
- *Include* financing and development services that otherwise resulted in services for residents or business owners located in the community.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Name	For each row, enter the name of the Native American Community served during the reporting period.
Percent of Total Financing	For each community, enter the percent of total financing that the community represents OR select Don't Know. You may provide approximate percentages.

E. Staff and Consultants: # of Full-Time Equivalents (FTEs)

For each category, enter the Organization's full-time equivalent (FTE) resource allocation at the reporting period end.

- *Include* all full-time and part-time employees.
- *Include* contractors, consultants and volunteers that perform ongoing operations.
- *Exclude* temporary employees.
- *Exclude* professional services conducted outside of the office by third parties such as accounting, bookkeeping, and legal counsel.

One FTE is a 35-hour or more work-week. In calculating the number of FTEs, part-time employees should be combined.

Example (1): Two part-time employees that each work 17.5 hours per week should be combined to count as one FTE. (17.5 hours X 2 = 35 hours)

Example (2): If a full-time loan officer spends 28 hours per week on lending activities and 7 hours per week providing training, this person would count as .80 (=28/35 or 80%) FTEs Dedicated to Lending/Investing activities and .20 (=7/35 or 20%) FTEs Dedicated to Development Services.

18) FTEs Dedicated to Lending/Investing

Enter the Organization's total FTEs dedicated to loan/investment underwriting and outreach, loan administration, servicing, and collections at the reporting period end.

19) FTEs Dedicated to Development Services

Enter the Organization's total FTEs dedicated to providing Development Services at the reporting period end.

20) FTEs Dedicated to Financial Services Other than Lending/Investing

Enter the Organization's total FTEs dedicated to services such as opening checking or savings accounts, check cashing, issuing money orders and certified checks, deposit-taking, safe deposit box services, or other similar services at the reporting period end.

21) FTEs Dedicated to Administration and Other Activities

Enter the Organization's total FTEs dedicated to any activities not covered in the categories above at the reporting period end. Include finance, human resources, fundraising, policy, administration, and other overall management.

22) Total FTEs

CIIS will calculate and display Total FTEs.

23) Consultant/Contractor FTEs

Enter the Organization's consultant/contractor FTEs at the reporting period end. This entry is a subset of the Total FTEs indicated above.

- *Include* individuals covered by management contracts.

Please review the FTE numbers for accuracy. The Fund will determine the Organization's Total Employee FTEs by subtracting the Consultant/Contractor FTEs from Total FTEs.

- If the Organization is a *Bank or Thrift*, *verify* that the Total Employee FTEs match the publicly available Federal Deposit Insurance Corporation (FDIC) data.
- If the Organization is a *Credit Union*, *verify* that the Total Employee FTE is consistent with the publicly available National Credit Union Administration (NCUA) data.

II FINANCIAL POSITION

Use the Organization's Financial Statements for the reporting period to complete the Financial Position Section.

A. Lending/Investing Pool

For venture capital funds, all questions in this section pertain to the investing entity(ies), not the managing entity, unless otherwise noted.

24) Investment Capital Table

Enter all loan or investment capital as of the reporting period end.

- *Include* idle capital available to lend/invest, as well as deployed capital.
- *Include* only capital that is reflected in the Organization's Balance Sheet.

- *Exclude* undrawn lines of credit.
- If the Organization makes grants, *exclude* funds used for such grants.
- For *venture capital funds*, record all paid in capital. Committed capital will be reported separately in Q. 26.

Use one row in the Table for each distinct capital source with the same interest rate and remaining term. CIIS will calculate the weighted average interest rate and remaining term and display it in Q. 25 Investment Capital Summary Table.

Organizations with multiple sources of loan/investment capital: If your Organization has three or more investments from a single Source of Capital and Type of Capital, you may calculate the weighted average interest rate and weighted average remaining term for these investments, and enter them in a single row.

Notes for Completing the Table:

- Net Assets (*Type of Capital*): All, or a portion, of an Organization's Net Assets is usually used for Investment Capital. Typically, this includes all Permanently Restricted Net Assets, and may include all, or a portion, of Unrestricted Net Assets. If the Organization's Financial Statements include a line item for "Net Assets Restricted for Lending/Investing," include a row for Net Assets in the Investment Capital Table.
- Internal Funds (*Source of Capital*): Use "Internal Funds" as the Source of Capital for for-profit and credit union retained earnings. For non-profits, use "Internal Funds" as the Source of Capital for net assets derived from earned income and any net assets whose source cannot be identified. The Type of Capital for all "Internal Funds" is "Net Assets - Other OR Retained Earnings."
- *Example: Two years ago the Organization received a \$100,000 grant from the ABC Foundation. If the Organization did not track the grant separately and therefore cannot distinguish its balance from other net assets, then it should be categorized as "Net Assets - Other OR Retained Earnings." If the Organization did track the grant separately and knows the balance, then it should be categorized as "Net Assets - Grants."*
- Debt - EQ2 (*Type of Capital*): If debt is not identified as an Equity Equivalent Investment (EQ2) in the Organization's Financial Statements, it is most likely not an EQ2 and should be categorized in CIIS as Debt - Other. An EQ2 must satisfy the following six attributes:
 1. Carried as an investment on the investor's Balance Sheet in accordance with Generally Accepted Accounting Principles (GAAP).
 2. General obligation of the CDFI that is not secured by any of the CDFI's assets.
 3. Fully subordinated to the right of repayment of all of the CDFI's other creditors.
 4. Does not give the investor the right to accelerate payment unless the CDFI ceases its normal operations.

5. Carries an interest rate that is not tied to any income received by the CDFI.
6. Has a rolling term and therefore, an indeterminate maturity.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Source of Capital	<p>For each row, select the Source of Capital:</p> <ul style="list-style-type: none"> • Bank or other Regulated Financial Institution • CDFI Intermediary • Corporation - Real Estate Developer or Investment Company • Corporation - Utility Company • Corporation - Other • Government-Federal - CDFI Fund • Government-Federal - Other Sources • Government - State or Local • Government Sponsored Entity (GSE) • Individuals • Internal Funds • Non Depository Financial Institution - Insurance Company • Non Depository Financial Institution - Investment Bank • Non Depository Financial Institution - Pension Fund • Non Depository Financial Institution - Venture Fund • Philanthropic Organization - Foundation • Philanthropic Organization - Other • Religious Institution • Other
Type of Capital	<p>For each row, select the Type of Capital:</p> <ul style="list-style-type: none"> • Deposits • Debt - EQ2

Data Point	Explanation
	<ul style="list-style-type: none"> • Debt-Secondary Capital (Credit Union Only) • Debt-Other • Equity Investments • Net Assets-Grants • Net Assets-Other OR Retained Earnings
Amount	For each row, enter the Amount of lending/investing capital remaining at the reporting period end. For loans, enter the outstanding principal balance as it appears in the Balance Sheet or Statement of Financial Position.
Interest Rate	<p>For each row, if the Type of Capital is Deposits or Debt, enter the Interest Rate.</p> <ul style="list-style-type: none"> • If the Interest Rate is variable, provide the Interest Rate at the reporting period end. • If the Type of Capital is Deposits, the User may select Not Applicable. • If the Type of Capital is Equity Investment, Net Assets, or Debt-EQ2, CIIS will prefill the Interest Rate as Not Applicable.
Remaining Term (in months)	<p>For each row, if the Type of Capital is Deposits or Debt, enter the Remaining Term (in months) at the reporting period end.</p> <ul style="list-style-type: none"> • If the Type of Capital is Deposits, the User may select Not Applicable. • If the Type of Capital is Equity Investment, Net Assets, or Debt-EQ2, CIIS will prefill the Remaining Term as Not Applicable.

25) Investment Capital Summary Table

CIIS will calculate and display the Investment Capital Summary Table based on information entered in the Investment Capital Table.

NOTE: It is important that you review the Investment Capital Summary Table for accuracy. If the table does not meet the following four conditions, the CDFI Fund will ask you to correct it during the cleansing process:

- Total Investment Capital is greater than or equal to gross loans receivable and Community Development Equity Investments as reported in the Organization's Financial Statements and in Table #65 – Total Portfolio Outstanding.
- Total Equity is less than or equal to Shareholder's Equity (for-profit Organizations) OR Total Equity (non-profit Organizations) as reported in the Organization's Financial Statements.
- Total Debt is less than or equal to Total Liabilities as reported in the Organization's Financial Statements.
- Total Net Assets is less than or equal to Total Net Assets as reported in the Organization's Financial Statements.

If any information in the Investment Capital Summary Table is incorrect, please modify the data in the Investment Capital Table as appropriate.

26) Off Balance Sheet Resources Committed to the Organization for Lending/Investing

Enter the amount of any additional lending and investing funds that have been committed to the Organization, but that do not appear on the Organization's Balance Sheet.

- *Include* grants, equity, debt, and any undrawn lines of credit the Organization expects to use for lending and/or investing.
- *Exclude* commitments that are based on verbal or conditional agreements.
- For *venture capital funds*, include all committed capital.

Off-Balance Sheet Resources are most likely reported in the Notes section of the Organization's Financial Statements, under such headings as "Commitment and Contingency and Other Disclosures," "Notes Payable," or "Loans Payable." They may also be found in the "Management Discussion and Analysis" section. If the amount reported is not explained in the Financial Statements, provide an explanation for the entry in the CIIS Notes field.

B. Financing Commitments the Organization has Made to its Borrowers/Investees

27) Financing Commitments to Borrowers/Investees at Reporting Period End

Enter the amount of loans and equity investments that the organization intends to provide to borrowers/investees which it has not yet disbursed, but for which the organization has reserved cash, cash equivalents, or other assets to fund at a later date, OR select Don't Know or Not Applicable.

- *Include* undisbursed portions of originated loans.
- *Include* provisionally and conditionally approved amounts.
- *Exclude* guarantees or lease obligations.

- *Exclude* commitments to affiliates, subsidiaries, and other related organizations.

If the amount reported is not explained in the Notes to the Organization's Financial Statements, provide an explanation for the entry in the CIIS Notes field.

C. Summary Balance Sheet Information as of the Reporting Period End

Disabled questions in this section either do not apply to your Organization or, for depository institutions, will be completed by the CDFI Fund using publicly available data.

For *venture capital funds*, all questions pertain to the investing entity(ies).

28) Cash and Cash Equivalents Available for Operating Expenses

Enter the Organization's Cash and Cash Equivalents that are available to cover operating expenses. In most cases, this entry will equal the Cash and Cash Equivalents shown on the Organization's Financial Statements. If this entry is less than the amount shown on the Organization's Financial Statements (because some of the Cash and Cash Equivalents are restricted and not available for operating expenses), provide an explanation in the CIIS Notes field.

- *Exclude* marketable securities.

29) Current Assets

Enter the Organization's Current Assets at the reporting period end. Current Assets may appear as a line item on the Organization's Balance Sheet. If Current Assets is not reported on the Organization's Balance Sheet, the CIIS response must be:

- Greater than or equal to Cash and Cash Equivalents on the Balance Sheet.
- Less than or equal to Total Assets on the Balance Sheet.

30a) Loan Loss Reserve -- Accrual

Enter the Loan Loss Reserve (LLR) set aside for loan or investment losses through accounting-based accrual reserves at the reporting period end. An accrual LLR may be called "Allowance for Loan Losses" and typically appears as a contra asset on the Balance Sheet.

- *Include* allowances for equity investments.
- *Do not include* allowance for guarantees.

An accrual LLR for equity investments may appear as "Reserves for Program Investments" on the Balance Sheet. If the accrual LLRs contra asset does not appear on the Balance Sheet, then the "Loans Receivable" line item will likely be net of the Allowance for Loan Losses and the amount of the allowance should be found in the Notes. If the Organization's Financial Statements do not reference

LLR in the Balance Sheet or in the Notes, and your CIIS response is not zero, please provide an explanation in the CIIS Notes field.

30b) Loan Loss Reserve -- Cash

Enter the LLR set aside for loans or investment losses in the form of cash reserves, if any, at the reporting period end. *The cash reserve is not the same as the Accrual Reserve recorded in Q.30a.* Some funders require a cash reserve as a condition of their assistance (for example, the Small Business Administration's Microloan Program). If the Organization's Financial Statements do not reference a cash reserve, and your CIIS response is not zero, please provide an explanation in the CIIS Notes field.

30c) Depository Loss Reserves

This question applies only to depository institutions.

31) Total Assets

Enter the Organization's Total Assets at the reporting period end.

- *Include* all unrestricted, temporarily restricted, and permanently restricted assets.

32) Current Liabilities

Enter the Organization's Current Liabilities at the reporting period end. If Current Liabilities is not reported on the Organization's Balance Sheet, the CIIS response must be:

- Less than or equal to Total Liabilities on the Balance Sheet.

33) Total Liabilities

Enter the Organization's Total Liabilities at the reporting period end.

34) Shareholders Equity, Net Assets, or Net Worth

CIIS will calculate and display the Organization's shareholders equity, net assets, or net worth. For credit unions, Net Worth refers to "PCA Net Worth."

D. Summary Income and Expense Statement Information

Disabled questions in this section either do not apply to your Organization or, for depository institutions, will be completed by the CDFI Fund using publicly available data.

For *venture capital funds*, all income and expense questions pertain to the investing entity(ies).

35) Contributed Operating Revenue Table

Use one row in the Table for each type of contribution.

- *Include* unrestricted operating grants and contributions.

Include net assets released from restriction during the reporting period if they are available to cover operating expenses. **NOTE:** *Exclude* net assets released from restriction if you know that the original source was earned income. (Include such income in Q. 40 Other Earned Revenue.)

- *Include* the value of in-kind contributions, in-kind donations, and donated services that are included in the Organization's Financial Statements.
- *Exclude* equity, grants, contributions, and donations that are to be used for lending/investing capital.
- *Exclude* temporarily restricted grants intended for future operating periods.
- *Exclude* grants that will be passed through to other organizations.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Type of Donor	<p>For each row, select the Type of Donor :</p> <ul style="list-style-type: none"> • Bank or other Regulated Financial Institution • CDFI Intermediary • Corporation - Real Estate Developer or Investment Company • Corporation - Utility Company • Corporation - Other • Government-Federal - CDFI Fund • Government-Federal - Other Sources • Government - State or Local • Government Sponsored Entity (GSE) • Individuals • Non Depository Financial Institution - Insurance company • Non Depository Financial Institution - Investment Bank • Non Depository Financial Institution - Pension Fund • Non Depository Financial Institution - Venture fund • Philanthropic Organization - Foundation

Data Point	Explanation
	<ul style="list-style-type: none"> • Philanthropic Organization - Other • Religious Institution • Other
Amount	For each row, enter the Amount available for reporting period operating expenses (whether used or not).

36) Interest Income Earned on Portfolio

Enter interest earned on loans and dividends earned on equity investments.

NOTE: Some Organizations breakout their earned income into categories such as operating and capital. **For this question and the remaining earned income questions (Q. 37, 38, 39, 40, 43, 44), include all earned income**, whether the Organization designates it as operating or any other category.

37) Fee Income Earned from Lending Portfolio and Retail Financial Services

Enter the fee income earned from the Organization's lending portfolio and retail financial services during the reporting period.

- *Include* closing, service or late fees; points; and all account and transaction fees.

38) Interest Earned on Cash & Marketable Securities

Enter the interest earned on cash and marketable securities (e.g., Certificates of Deposits, Treasury Bills, etc.) during the reporting period.

39) Contract, Training, and Consulting Income

Enter income from contracts, training, and consulting during the reporting period.

- *Include* income from customers paying for Development Services (e.g., client payments for workshops, seminars, consulting services, and other technical assistance).
- *Include* income obtained on a reimbursement basis (e.g., a contract with a government agency to provide business plan training).

40) Other Earned Revenue

Enter any earned revenue not captured in Q. 36 through 39. Include any net assets released from restriction that were not included in the Contributed Operating Revenue Table.

41) Total Earned Revenue

CIIS will sum and display the Total Earned Revenue.

42) Total Operating Revenue (before gains/losses)

CIIS will calculate and display Total Operating Revenue by summing Total Earned Revenue and Total Contributed Operating Revenue.

43) Gains/Losses on Community Development Equity Investments

Enter realized and unrealized gains/losses resulting from the Organization's Community Development Equity Investments during the reporting period.

44) Gains/Losses - Other

Enter any other realized and unrealized gains/losses not entered in the previous question.

45) Total Gains/Losses (Realized and Unrealized)

CIIS will calculate and display the Total Gains/Losses.

NOTE: In CIIS, losses must be reported as negative income. If the Organization's Financial Statements report losses as an expense on the Expense Statement, the loss expense must be converted to negative income when reported in CIIS. (In these cases, Total Revenue and Total Expenses in CIIS will not match the Organization's Financial Statements.)

- *Verify* that Total Gains/Losses is accurate by comparing the CIIS calculation to the Organization's Income and Expense Statement, making any adjustments for losses that are reported as an expense.

46) Total Operating Revenue (after gains/losses)

CIIS will calculate and display the Total Operating Revenue.

47) Total Non-Operating Revenue

Enter the Organization's total non-operating revenue for the reporting period:

- *Include* temporarily restricted and permanently restricted grants and contributions.
- *Include* grants designated for lending/investing capital.
- *Include* (as negative income) temporarily restricted and permanently restricted net assets released from restriction that were included in the Contributed Operating Table.

48) Total Revenue

CIIS will calculate and display the Total Revenue (after gains/losses) by summing Total Operating Revenue and Total Non-Operating Revenue.

- *Verify* that Total Revenue is accurate and equal to the Total Revenue (including any adjustment) shown on the Organization's Financial Statements.

49) Interest Expense

Enter the Organization's interest expense for the reporting period.

- Credit unions: *Exclude* dividends on shares. These are included in Q. 57 Dividends Paid Out.

50) Loan Loss Provision

Enter the Organization's loan loss provision (LLP) for the reporting period. The loan loss provision is an expense on the Organization's Financial Statements. It is the adjustment to the Loan Loss Reserves reported in Q.30a, 30b, and 30c. The loan loss provision may be referred to as "Provision for Losses" or "Bad Debt Expense" on the Organization's Income and Expense Statement. The loan loss provision expense may also be explained in the notes to the Organization's Financial Statements.

NOTE: The loan loss provision will equal the allowance for loan losses only if the allowance for loan losses was zero at the beginning of the Organization's fiscal year.

51) Salaries and Benefits for Staff

Enter all salary and benefit expenses of individuals employed and directly paid by the Organization on a full-time or part-time basis for the reporting period.

52) Professional Fees

Enter all costs of hiring contractual employees during the reporting period.

- *Include* any contractual employees, such as consultants, legal services providers (excluding in-house counsel), and financial and accounting services providers (excluding in-house accounting and finance departments).
- *Include* management fees.

53) Other Operating Expenses

Enter any other operating expenses for the reporting period that are not captured in the above categories.

- Depreciation is considered an operating expense in CIIS.

54) Total Pre-Tax Operating Expenses

CIIS will calculate and display the Total Pre-Tax Operating Expenses.

55) Total Non-Operating Expenses

Enter the Organization's Total Non-Operating Expenses for the reporting period:

- *Include* pass-through grants and taxes.
- *Exclude* losses on fixed assets and idle funds. These should be included as negative revenue in the Gains/Losses line items above.

56) Total Expenses

CIIS will calculate and display the Total Expenses by Summing Total Pre-Tax Operating Expenses and Total Non-Operating Expenses.

- *Verify* that Total Expenses is accurate by comparing to the Organization's Income and Expense Statement, taking into account any adjustments.

57) Dividends Paid Out (For-Profit CDFIs and Credit Unions only)

Enter the dividends the Organization paid out during the reporting period.

58) Estimated Value of Additional Expenses

If any additional expenses were incurred that are not captured in the Income and Expense Statement, enter the estimated value of those expenses.

- *Include* in-kind donations as well as expenses related to the Organization's operations that were incurred by another entity.

If you enter a value for this data field and there are no relevant notes in the Organization's Financial Statements, provide an explanation in the CIIS Notes field.

Example (1): If the Organization is a venture capital fund that paid a \$100,000 annual management fee to its managing member or general partner, but the managing member or general partner incurred \$150,000 in real expenses related to managing the fund during the reporting period, then the Organization should enter \$50,000 in Estimated Value of Additional Expenses.

Example (2): If the Organization occupies office space that is owned or leased by another entity, but does not pay rent, then the Organization should include the estimated market rate rental expense of that space, if the value was not included in the Organization's Income and Expense Statement.

59) Total Revenue in the Fiscal Year Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total revenue for the fiscal year prior to the current reporting period.

- If you made any adjustments to the current reporting period total revenue, be sure to make the same adjustments in Q. 59 and 60.

60) Total Revenue in the Fiscal Year Two Years Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total revenue for the fiscal year two years prior to the current reporting period.

61) Total Expenses in the Fiscal Year Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total expenses for the fiscal year prior to the current reporting period.

- If you made any adjustments to the current reporting period total expense, be sure to make the same adjustments in Q. 61 and 62.

62) Total Expenses in the Fiscal Year Two Years Prior to the Current Reporting Period

If this response is not pre-filled, enter the Organization's total expenses for the fiscal year two years prior to the current reporting period.

III FINANCING

A. Financing

63) Will the Organization Submit a Transaction Level Report for the Current Reporting Period?

Enter whether the Organization will submit a TLR for the current reporting period.

If YES, skip to Section IIIB. If NO, complete this section.

64) Loans/Investments Originated Table

The Loans/Investments Originated Table captures information on all loans and investments the Organization originated during the reporting period. Use one row in the Table for each distinct transaction type (term loan, line of credit, debt with equity, equity investment, other) and purpose.

- *Include* construction or rehabilitation loans to non-profits in *Real Estate – Commercial*.
- Use the *Other* purpose category if you cannot identify the purpose of the loan/investment.
- Do not use the *Other* purpose category if the loan/investment fits in another purpose.

EXPLANATION OF DATA POINTS

Data Point	Explanation
Transaction Type	<p>For each row, select the Transaction Type:</p> <ul style="list-style-type: none"> • Term Loan • Line of Credit • Debt with Equity • Equity Investment • Other
Purpose	<p>For each Transaction Type, select the Purpose:</p> <ul style="list-style-type: none"> • Business – Fixed Asset • Business – Working Capital • Consumer • Home Improvement • Home Purchase • Real Estate – Construction – Commercial • Real Estate – Construction – Housing Development – Multi Family • Real Estate – Construction – Housing Development – Single Family • Real Estate – Rehabilitation – Commercial • Real Estate – Rehabilitation – Housing Development – Multi Family • Real Estate – Rehabilitation – Housing Development – Single Family • Other
Total Project Cost	<p>For each Transaction Type, enter the Total Project Cost for the projects funded with the identified loans and investments OR select Don't Know or Not Applicable. If a value is provided for Total Project Cost, it must be greater than or equal to the \$ Originated.</p> <ul style="list-style-type: none"> • This question is not applicable if the Purpose is Home

Data Point	Explanation
	Improvement or Consumer.
\$ Originated	For each Transaction Type, enter the dollar amount of the loans or investments Originated during the reporting period OR select Don't Know.
# Originated	For each Transaction Type, enter the number of loans or investments Originated during the reporting period OR select Don't Know.

65) Loans/Investments Originated in Approved Target Market (Amount/Number)

Enter the Amount and Number of Loans/Investments Originated in your Organization's Approved Target Market during the reporting period OR select Don't Know. An approved Target Market is any Target Market(s) designated in an active CDFI Program Assistance Agreement or the Organization's most recently approved CDFI certification.

66) Portfolio Outstanding Table

Enter the Amount and Number of loans/investments outstanding at the reporting period end.

- Verify that Total Portfolio Outstanding equals gross loans receivable plus gross Community Development Equity Investments receivable on the Organization's Financial Statement. (The CDFI Fund will accept entries within 5% accuracy.)

EXPLANATION OF DATA POINTS

Data Point	Explanation
Transaction Type	For each row, select the Transaction Type: <ul style="list-style-type: none"> • Term Loan • Line of Credit • Debt with Equity • Equity Investment • Other
Purpose	For each Transaction Type, select the Purpose: <ul style="list-style-type: none"> • Business – Fixed Asset • Business – Working Capital

Data Point	Explanation
	<ul style="list-style-type: none"> • Consumer • Home Improvement • Home Purchase • Real Estate – Construction – Commercial • Real Estate – Construction – Housing Development – Multi Family • Real Estate – Construction – Housing Development – Single Family • Real Estate – Rehabilitation – Commercial • Real Estate – Rehabilitation – Housing Development – Multi Family • Real Estate – Rehabilitation – Housing Development – Single Family • Other
\$ Outstanding	For each Transaction Type, enter the total dollar amount of the loans or investments Outstanding in the Organization's portfolio OR select Don't Know or Not Applicable.
# Outstanding	For each Transaction Type, enter the total number of loans or investments Outstanding in the Organization's portfolio OR select Don't Know or Not Applicable.

67) 90 Days or More Past Due (Amount/Number)

Enter the Amount and Number of the aggregate portfolio that is 90 days or more past due at the reporting period end OR select Don't Know.

- *Include* the entire outstanding balance of any loan with one or more payments or partial payments that are 90 days or more past due.
- *Include* accrual and non-accrual loans.

68) Net Amount Charged Off

Enter the net amount of the Organization's portfolio that was Charged Off during the reporting period OR select Don't Know or Not Applicable. Net Charged Off is reported after default, foreclosure, or liquidation, and is net of any recovered assets. If any amount was recovered during the reporting period on loans that

were charged off in previous years, that amount should be subtracted from the amount charged off during the reporting period.

B. Financing (Financial Assistance Awardees)

This section must be completed by non-depository CDFIs with a 2003 Financial Assistance (FA) Award that has a FY 2004 reporting period.

Responses to this section will be used to confirm the Organization's compliance with its 2003 FA Award Assistance Agreement.

This section will be disabled for all other Organizations

If you believe this question is incorrectly enabled or disabled, please contact the Fund at gmc@cdfifund.gov.

69) Total Loans Outstanding (Amount/Number)

- Enter the total Amount and Number of loans outstanding at the reporting period end. Do not include equity investments.

70) Predominant Financing Sector

Select the Organization's predominant financing sector for the loan portfolio reported in Q.69. Predominant means the sector with the largest amount of loans outstanding at reporting period end.

- Affordable Housing
- Commercial Real Estate
- Community Facilities
- Small Business
- Microbusiness
- Other

71) 90 Days or More Past Due (Amount/Number)

Enter the Amount and Number of the loan portfolio reported in Q. 69 that is 90 days or more past due at the reporting period end.

- *Include* the entire outstanding balance of any loan with one or more payments or partial payments that are 90 days or more past due.
- *Include* accrual and non-accrual loans.

72) Number of Community Development Equity Investments

Enter the total number of Community Development Equity Investments in the Organization's portfolio at the reporting period end OR select Not Applicable.

73) Number of Community Development Equity Investments That Have Decreased in Value in the Past 12 Months

Enter the total number of Community Development Equity Investments whose fair value has decreased during the reporting period OR select Not Applicable.

C. Loan Purchases and Sales

74) Loan Purchase Table

The Loan Purchase Table captures information on any loans the Organization has purchased during the reporting period. Loans purchased are transactions in which the Organization purchases a loan(s) that was underwritten and disbursed by a different financial institution.

Use one row in the Table for each distinct loan purchase event.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Purchase #	System assigned value.
Purchase Date	For each row, enter the month, day, and year of the loan purchase event.
Total \$ Paid	For each row, enter the Total Amount Paid for the loan purchase.
Total # Loans	For each row, enter the Total Number of Loans for the purchase.
Presale Book Value	For each row, enter the Presale Book Value for the loans purchased.

75) Sector Breakouts for All Loans Purchased During the Reporting Period

Break out the loan purchases reported in Q.74 into the following sectors:

- Business Loans
- Commercial Real Estate Loans
- Mortgage Loans

If the Organization does not have this level of detail available, classify the loans as "Other/Unknown." The User will receive an error message from CIIS if the total amount paid and the number of loans for the Sector Breakouts does not match the sums provided in the Loan Purchase Table.

76) Loans Sold Table

The Loans Sold Table captures information on loans or portions of loans the Organization sold during the reporting period. Use one row in the table for each loan sale transaction. You may combine all loans sold to any distinct buyer in a single row.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Buyer Organization Name	For each row, select the name of the Buyer Organization.
Total # Sold	For each row, enter the Total Number of Loans or portions of loans sold to the Buyer Organization. Count each portion as one loan.
Presale Book Value of Sale	For each row, enter the Presale Book Value of the loans or portions of loans sold to the Buyer Organization.
Sale Proceeds	For each row, enter the Organization's Sale Proceeds.

77) Sector Breakouts for Loans Sold During the Reporting Period

Break out the loan sales reported in Q. 76 into the following sectors:

- Business Loans
- Commercial Real Estate Loans
- Mortgage Loans

If the Organization does not have this level of information available, classify the loan as "Other/Unknown." Enter both the Presale Book Value and the Presale Book Value of the Guaranteed Portion for each sector (i.e., SBA-guaranteed, etc.) The User will receive an error message from CIIS if the Total Presale Book Value for this section does not match the total in the Loans Sold Table.

D. Other Financing Activities**Other Financing Originated****78) Loan Guarantees (Amount/Number)**

Enter the Amount and Number of loan guarantees the Organization originated during the reporting period OR select Don't Know or Not Applicable.

**79) Loans/Investments Underwritten for Other Organizations
(Amount/Number)**

Enter the Amount and Number of loans/investments the Organization underwrote for other organizations during the reporting period OR select Don't Know or Not Applicable.

**80) Loans/Investments Serviced for Other Organizations
(Amount/Number)**

Enter the Amount and Number of loans/investments the Organization serviced for other organizations during the reporting period OR select Don't Know or Not Applicable.

Other Financing Outstanding

81) Loan Guarantees (Amount/Number)

Enter the Amount and Number of loan guarantees outstanding at the reporting period end OR select Don't Know or Not Applicable.

**82) Loans/Investments Underwritten for Other Organizations
(Amount/Number)**

Enter "Not Applicable."

**83) Loans/Investments Serviced for Other Organizations
(Amount/Number)**

Enter the Amount and Number of loans/investments outstanding at the reporting period end that the Organization is servicing for other organizations OR select Don't Know or Not Applicable.

IV COMMUNITY DEVELOPMENT IMPACTS

84) Will you provide the following impact data in a Transaction Level Report?

Enter whether the Organization will provide the following impact data in a TLR.

- *If the Organization is submitting a TLR that includes impact data for this reporting period, skip to Section V.*
- *If the Organization is not submitting a TLR that includes impact data for this reporting period, complete this section.*

85) Jobs in Portfolio Businesses at Origination

Enter the total FTE employees in the portfolio businesses at the time of origination for Business loans/investments originated during the current reporting period OR select Don't Know. If the Organization did not originate any business financing during the reporting period, select Not Applicable.

- *Include* jobs for Business financing only.
- *Exclude* construction jobs created by Real Estate financing.

86) Net Change in Jobs

Enter the Net Change in FTE employees in the portfolio businesses for the reporting period end OR select Don't Know. Net change equals the number of FTE employees at the reporting period end minus the number of FTE employees at the beginning of the reporting period.

- *Include* jobs for Business financing only.
- *Exclude* construction jobs created by Real Estate financing.

87) Projected Number of Housing Units Assisted

Enter the Number of Housing Units projected to be constructed, rehabilitated, or acquired through the housing development loans/investments originated during the reporting period OR select Don't Know or Not Applicable.

88) Projected Number of Affordable Housing Units Assisted

For the housing units entered above, enter the Number of Housing Units that are projected to be Affordable Housing units OR select Don't Know or Not Applicable.

89) Number of First-Time Homebuyers

For the Home Purchase loans originated during the reporting period, enter the number of mortgage borrowers that have not owned a home during the three-year period preceding the CDFI-assisted purchase of a principal residence OR select Don't Know or Not Applicable.

90) Projected Capacity of Community Facilities Financed

Enter the projected capacity of the Community Facilities financed during the reporting period OR select Don't Know or Not Applicable. For example, the number of projected childcare slots in a childcare center or projected student slots in an educational facility.

91) Projected Square Feet of Commercial Real Estate Property Developed

Enter the number of Square Feet of office, retail, or manufacturing space projected to be developed, rehabilitated, or acquired by commercial real estate projects financed during the reporting period OR select Don't Know or Not Applicable.

92) Number of Community Development Equity Investments

Enter the total number of Community Development Equity Investments in the Organization's portfolio at the reporting period end OR select Don't Know or Not Applicable.

If the Organization entered this information in Q.72, CIIS will disable this question.

93) Number of Community Development Equity Investments That Have Decreased in Value in the Past 12 Months

Enter the total number of Community Development Equity Investments whose fair value has decreased during the reporting period or select Don't Know or Not Applicable.

If the Organization entered this information in Q.72, CIIS will disable this question.

94-95) Other Impacts 1 and Other Impacts 2 (Description/Number)

If the Organization measures community development impacts that are not reported above, enter a brief description of up to two impacts and the number of units accomplished during the reporting year. Only enter quantitative impacts that the Organization has measured during the reporting period. CIIS will not accept an entry of zero for the Number. If the Organization does not have any other impacts to report, select Not Applicable.

96) Did the Organization Introduce Any New Products or Services During the Reporting Period?

Select whether the Organization introduced one or more new products or services during the reporting period.

V DEVELOPMENT SERVICES

Please record Development Services provided by the Organization and any other entity(ies) that provide Development Services on behalf of the Organization as designated in any of the Organization's active Fund Assistance Agreements or its most recently approved CDFI certification.

Types of Development Services Provided During the Reporting Period

For each type of Development Service listed, select whether the Organization or any Other Development Services Provider provided that service during the reporting period.

Affordable Housing

97) Housing Technical Assistance

98) Homeownership Counseling

Economic Development

99) Business Technical Assistance

100) Real Estate Technical Assistance

Community Development Financial Services (CDFS)

101) Credit Counseling

102) Financial Education

Other Services

103) Other Services (Not Included Above)

Number of Development Services Clients - CDFI Fund Programmatic Priority

104) Total Number of Development Services Clients Served (Organization and Other Development Services Providers)

Enter the total number of Development Services clients served by the Organization and/or Other Development Services Providers during the reporting period. Count each client once even if they participated in more than one session during the reporting period OR select Don't Know or Not Applicable.

105) Affordable Housing – Development Services (Organization and Other Development Services Providers)

Total Clients

Enter the number of clients that received Affordable Housing - Development Services during the reporting period. Count each client once even if they

participated in more than one Affordable Housing - Development Services session during the reporting period.

Hot Zone Clients Served

Enter the total number of Hot Zone residents that received Affordable Housing - Development Services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Affordable Housing - Development Services session during the reporting period.

Target Market Clients Served

Enter the number of clients from the Organization's Target Market that received Affordable Housing - Development Services during the reporting period. Do not include Target Market Clients that are included in the Hot Zone category. Count each client once even if they participated in more than one Affordable Housing - Development Services session during the reporting period.

106) Economic Development – Development Services (Organization and Other Development Services Providers)

Total Clients

Enter the number of clients that received Economic Development - Development Services during the reporting period. Count each client once even if they participated in more than one Economic Development - Development Services session during the reporting period.

Hot Zone Clients Served

Enter the total number of Hot Zone residents that received Economic Development - Development Services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Economic Development - Development Services session during the reporting period.

Target Market Clients Served

Enter the number of clients from the Organization's Target Market that received Economic Development - Development Services during the reporting period. Do not include Target Market clients that are included in the Hot Zone category. Count each client once even if they participated in more than one Economic Development - Development Services session during the reporting period.

107) Financial Services - Development Services (Organization and Other Development Services Providers)

Total Clients

Enter the number of clients that received Financial Services - Development Services during the reporting period. Count each client once even if they participated in more than one Financial Services - Development Services session during the reporting period.

Hot Zone Clients Served

Enter the total number of Hot Zone residents that received Financial Services - Development Services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Financial Services - Development Services session during the reporting period.

Target Market Clients Served

Enter the number of clients from the Organization's Target Market that received Financial Services - Development Services during the reporting period. Do not include Target Market clients that are included in the Hot Zone category. Count each client once even if they participated in more than one Financial Services - Development Services session during the reporting period.

108) Other Services (Not Included Above) (Organization and Other Development Services Providers)

Total Clients

Enter the number of clients that received Other - Development Services during the reporting period. Count each client once even if they participated in more than one Other - Development Services session during the reporting period.

Hot Zone Clients Served

Enter the total number of Hot Zone residents that received Other - Development Services during the reporting period OR select Don't Know. Count each client once even if they participated in more than one Other - Development Services session during the reporting period.

Target Market Clients Served

Enter the number of clients from the Organization's Target Market that received Other - Development Services during the reporting period. Do not include Target Market Clients that are included in the Hot Zone category. Count each client once even if they participated in more than one Other - Development Services session during the reporting period.

109) Number of American Indians, Alaska Natives and Native Hawaiians Served

Enter the number of American Indians, Alaska Natives, and Native Hawaiians that received Development Services from the Organization or Other Development Services Provider during the reporting period, or select Don't Know.

VI INDIVIDUAL DEVELOPMENT ACCOUNTS (IDAS)

110) Total Amount of All Open IDAs

Depository CDFIs: If the Organization provides Individual Development Accounts (IDAs), enter the total amount of capital held by participants in IDAs at the reporting period end OR select Don't Know.

- *Exclude match.*

Non-depository CDFIs: If the Organization provides an IDA program to its clients, enter the total amount of capital in IDAs open at the reporting period end or select Don't Know.

- *Exclude match.*

If the Organization does not provide an IDA program, select Not Applicable from the dropdown menu.

111) Total Number of Individual Development Accounts Open

Depository CDFIs: If the Organization provides IDAs, enter the number of clients with an IDA open at the Organization at the reporting period end OR select Don't Know.

- *Verify that the Total Number of IDAs entered represents a subset of share or savings accounts.*

Non-depository CDFIs: If the Organization provides an IDA program to its clients, enter the number of clients with an IDA open at the reporting period end OR select Don't Know.

If the Organization does not provide an IDA program, select Not Applicable from the dropdown menu.

112) IDA Withdrawal Purpose Table

The IDA Withdrawal Purpose Table captures information on the purpose of any IDA savings withdrawn during the reporting period. Use one row in the Table for each distinct IDA purpose.

EXPLANATION OF THE DATA POINTS

Data Point	Explanation
Purpose	For each row, select the Purpose for which IDAs were withdrawn: <ul style="list-style-type: none"> • Business Development • Education • Homeownership • Retirement Account • Other
Other	For each row, if you selected "Other" as the Purpose, enter the other purpose for the IDAs.

Data Point	Explanation
Amount	For each row, enter the Amount of IDAs for the identified Purpose OR select Don't Know. <i>Exclude</i> match amount.
Number	For each row, enter the Number of IDAs for the identified Purpose OR select Don't Know.

VII DEPOSITORY CDFI OFFERINGS

A. Depository Account Offerings – Credit Union Account Offerings

This section is for Credit Unions only. The CDFI Fund will obtain responses for the disabled fields from publicly available data. The Organization is required to enter account information for Hot Zones and Target Markets.

113) Share Draft Accounts (Amount/Number)

114) Regular Share Accounts (Amount/Number)

115) Money Market Shares (Amount/Number)

116) Share Certificate Accounts (Amount/Number)

117) IRA/KEOGH Accounts (Amount/Number)

118) All Other Shares (Amount/Number)

119) Non-Member Deposits (Amount/Number)

120) Total Accounts (Amount/Number)

121) Total Accounts in Hot Zones (Amount/Number)

Enter the total Amount and Number of accounts held by residents of Hot Zones.

122) Total Accounts in Target Market (Amount/Number)

Enter the total Amount and Number of accounts held by residents of Target Markets.

B. Depository Account Offerings – Bank and Thrift Account Offerings

This section is for Banks and Thrifts only. The CDFI Fund will obtain responses for the disabled fields from publicly available data. The Organization is required to enter account information for Hot Zones and Target Markets.

123) Savings Accounts (Amount/Number)

124) Checking Accounts (Amount/Number)

125) Certificates of Deposit (CDs) (Amount/Number)

126) Total Accounts (Amount/Number)

127) Total Accounts in Hot Zones (Amount/Number)

Enter the total Amount and Number of accounts held by residents of Hot Zones.

128) Total Accounts in Target Market (Amount/Number)

Enter the total Amount and Number of accounts held by residents of Target Markets.

C. Depository Account Offerings – Credit Unions, Banks and Thrifts

This section is for Depository CDFIs only. This section will be disabled for Non-depository CDFIs.

129) Bank or Thrift Customers OR Credit Union Members

Enter the number of Bank or Thrift customers at the reporting period end.
This question will be disabled for Credit Unions. The Fund will obtain this information from publicly available data.

130) Number of New Accounts Opened

Enter the Number of new accounts opened during the reporting period OR select Don't Know.

131) Accounts Opened to the Unbanked

Enter the number of accounts opened during the reporting period to individuals or organizations that did not have an account at any insured credit union or insured depository institution at the time of intake OR select Don't Know.

D. Financial Services Offerings

For each of the following financial services, select whether the Organization provided these services during the reporting period.

General Depository Financial Service Offerings

132) ATM Access

133) Check Cashing for Customers/Members

134) Direct Deposit

135) Money Orders

136) On-line Banking

137) Youth or School Savings Programs

Targeted Depository Financial Service Offerings

138) Accept Matricula Consular, ITIN, or Other Form of Alternative Identification for Opening an Account

139) Alternate to Pay Day Loan

140) Bill Payment

141) Electronic Transfer Accounts

142) First Accounts

143) Health and/or Life Insurance

144) Non-Customer/Non-Member Check Cashing

145) Payroll Card or Other Stored Value Card

146) Remittance Programs

147) Other Targeted Services

Explain Other (If the Organization provides Other Targeted Services, briefly explain these services.)

VIII DATA COLLECTION AND TRACKING SYSTEMS

148) Loan Portfolio Software

Select the software used by the Organization to track loan and investment data such as original amount, principal outstanding, loan terms, and status.

149) Borrower Characteristics Software

Select the software used by the Organization to track borrower information such as contact information, gender, race, credit score, and other characteristics.

150) Community Development Impact Software

Select the software used by the Organization to track impact data such as affordable housing units constructed, jobs created, jobs retained, and other community impacts.

For Q. 148, 149, and 150, select from the following list:

- Customized Database Created with Access
- Customized Database Created with Another Program
- DownHome Loan Manager
- Excel
- Fed Comp
- Grants Management System
- LoanBase
- Loan Ledger
- Manual or Paper Based System Only
- Nortridge
- Notesmith
- Other

Other

If the Organization selects “Other” for the community impact software, enter the name of the other software used.

IX CREDIT REPORTING AGENCIES USED

151) Credit Scores

Select whether the Organization collects loan applicant credit scores.

152) Reporting Agency

If the Organization collects credit scores, select “yes” or “no” for each option to identify the credit reporting agency(ies) used by the Organization:

- Equifax
- Experian
- TransUnion

X ILR FEEDBACK

153) How Many Hours Did it Take to Complete the ILR?

Please enter the number of hours it took your Organization to complete the ILR OR select Don't Know.

154) Comments

Please comment on any difficulties the Organization had in completing the ILR or any suggestions for improving it. Please also describe the Financial Statements used to complete the ILR (number of Financial Statements used, consolidated vs. consolidating, audited vs. unaudited, number of pages submitted, etc.).

XI SUMMARY RATIOS

The ratios calculated below are provided for your information.

155) Average Net Revenue Ratio

156) Net Asset Ratio

157) Operating Liquidity Ratio

158) Current Ratio

159) Self-Sufficiency Ratio